

Form ntchrgbk

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 20-11925-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christine P. Kruse  
fka Christine Kruse-Zitt, fka Christine Zitt  
159 Vista Terrace  
Pompton Lakes, NJ 07442

Social Security No.:

xxx-xx-2767

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING**

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

on 12/10/20 at 10:00 AM

to consider and act upon the following:

**44** – Creditor's Certification of Default (related document:31 Order on Motion For Relief From Stay) filed by Denise E. Carlon on behalf of SPECIALIZED LOAN SERVICING, LLC. Objection deadline is 11/20/2020. (Attachments: # 1 Proposed Order # 2 Exhibit "A" # 3 Exhibit "B" # 4 Certificate of Service) (Carlon, Denise)

**45** – Certification in Opposition to (related document:44 Creditor's Certification of Default (related document:31 Order on Motion For Relief From Stay) filed by Denise E. Carlon on behalf of SPECIALIZED LOAN SERVICING, LLC. Objection deadline is 11/20/2020. (Attachments: # 1 Proposed Order # 2 Exhibit "A" # 3 Exhibit "B" # 4 Certificate of Service) filed by Creditor SPECIALIZED LOAN SERVICING, LLC) filed by Ralph A Ferro Jr on behalf of Christine P. Kruse. (Ferro, Ralph)

Dated: 11/17/20

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court

In re:  
Christine P. Kruse  
Debtor(s)

Case No. 20-11925-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 17, 2020

User: admin  
Form ID: ntchrgbk

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2020:

Recip ID	Recipient Name and Address
db	+ Christine P. Kruse, 159 Vista Terrace, Pompton Lakes, NJ 07442-1476

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2020 at the address(es) listed below:

Name	Email Address
Antonio G. Bonanni	on behalf of Creditor CARVANA LLC abonanni@hoflawgroup.com, pfranz@hoflawgroup.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Debtor Christine P. Kruse ralphferrojr@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5